

FORM B9A (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 09-04833-PB7

**UNITED STATES BANKRUPTCY COURT**  
Southern District of California

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/14/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Satin Sharee Klitzke  
fka Satin Klitzke-Smith, fka Satin Chambers  
13560 Comuna Drive  
Poway, CA 92064

Case Number:  
09-04833-PB7

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-4370

Attorney for Debtor(s) (name and address):  
Richard L. Stevenson  
7670 Opportunity Road, Ste. 230  
San Diego, CA 92111  
Telephone number: 858-337-9557

Bankruptcy Trustee (name and address):  
James L. Kennedy  
PO Box 28459  
San Diego, CA 92198-0459  
Telephone number: (858) 451-8859

**Meeting of Creditors**

Date: **May 18, 2009**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 402 W. Broadway (use C St. entrance), Suite 630, San Diego, CA 92101**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/17/09**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Jacob Weinberger U.S. Courthouse  
325 West F Street  
San Diego, CA 92101-6991  
Telephone number: 619-557-5620  
Website: [www.casb.uscourts.gov](http://www.casb.uscourts.gov)

**For the Court:**

Clerk of the Bankruptcy Court:  
Barry K. Lander

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 4/15/09

**EXPLANATIONS**

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

United States Bankruptcy Court  
Southern District of California

Case Number  
09-04833-PB7

### NOTICE OF APPOINTMENT OF INTERIM TRUSTEE

An order for relief having been entered in the above-referenced case on 4/14/09, the following person is named Interim Trustee of the estate of the debtor:

James L. Kennedy  
PO Box 28459  
San Diego, CA 92198-0459

### TRUSTEE REQUIREMENTS

The Trustee requires that Debtor(s) show a government (picture) ID and evidence of their social security number at the 341(a) Creditor's Meeting.

Debtors are to provide the Trustee with written documentation supporting income earnings as set forth in Schedule I of the debtor's case within 15 days of the filing of the case. If documents are not provided, the Trustee may move for dismissal of the case without further notice to the Debtor or creditors. Alternatively, the Trustee may seek an extension of time to file to move for dismissal if the Trustee is investigating assets of the estate, without further notice to the Debtor or creditors.

**Debtors and debtors' attorneys must review the Standing Administration Guidelines immediately to comply with the production of supporting documentation of material represented in the Schedules and Statement of Financial Affairs. Failure to do so in a timely manner may result in continuances of Meetings and additional appearances.** The Standing Administration Guidelines are available on the internet at:

<http://www.casb.uscourts.gov/pdf/guidelines.pdf>

### DISMISSAL OF CASE

Notice is given that this case will be dismissed if the debtor(s) fails to pay the filing fee pursuant to Interim Rules of Bankruptcy Procedure 1006. This dismissal will occur without further notice.

Furthermore, notice is given that if the Debtor fails to file schedules, statements or other documents required by Interim Rules of Bankruptcy Procedure 1007 and/or 11 U.S.C. 521, or if the Debtor or Joint Debtor fails to appear at the §341(a) meeting that the Court, Trustee or U.S. Trustee may move for dismissal of the case without further notice to the Debtor or creditors.

### NOTICE OF FILING OF FINANCIAL MANAGEMENT COURSE CERTIFICATE

Notice is given that this case will be closed with no discharge if the debtor(s) fail to file the required Financial Management Course Certificate within 45 days after the first date set for the meeting of creditors under §341.

### BANKRUPTCY FRAUD

If you have information regarding any bankruptcy fraud or abuse, please contact the United States Trustee in writing at 402 West Broadway, Suite 600, San Diego, CA 92101 and/or by calling 619-557-5013.

For the Court:

Barry K. Lander, Clerk  
United States Bankruptcy Court  
Southern District of California

Dated: 4/15/09

# CERTIFICATE OF NOTICE

District/off: 0974-3  
Case: 09-04833

User: lcruz  
Form ID: b9a

Page 1 of 2  
Total Served: 44

Date Rcvd: Apr 15, 2009

The following entities were served by first class mail on Apr 17, 2009.

db +Satin Sharee Klitzke, 13560 Comuna Drive, Poway, CA 92064-4641  
aty +Richard L. Stevenson, 7670 Opportunity Road, Ste. 230, San Diego, CA 92111-2265  
smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424  
smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave., Bethlehem, PA 18025-0025  
smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001  
11808678 Accounts Receivable Mgmt, PO Box 129, Thorofare, NJ 08086-0129  
11808679 +Alliance One Receivables Mgmt, 1160 Centre Point Dr., Ste. 1, Saint Paul, MN 55120-1270  
11808684 ChexSystems, Attn: Consumer Relations, 7805 Hudson Rd, Ste. 100, Saint Paul, MN 55125-1703  
11808685 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
11808686 Citi-Shell, Shell Card Center, PO Box 689151, Des Moines, IA 50368-9151  
11808687 +Creditors Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470  
11808688 +Department Stores Nat'l Bank, PO Box 8066, Mason, OH 45040-8066  
11808689 +Elisa Ballard, 14142 Palisades Drive, Poway, CA 92064-3840  
11808690 Encore Receivable Management, 400 N. Rogers Rd, PO Box 3330, Olathe, KS 66063-3330  
11808691 Equifax, PO Box 740256, Atlanta, GA 30374-0256  
11808692 Experian, PO Box 9554, Allen, TX 75013-9554  
11808694 +GC Services LP, Collection Agency Division, 6330 Gulfton, Houston, TX 77081-1108  
11808697 HSBC-Reward Zone Program, Mastercard, PO Box 80045, Salinas, CA 93912-0045  
11808696 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100  
11808701 +North Shore Agency, Inc., 270 Spagnoli Road, Melville, NY 11747-3516  
11808702 Omni Credit Services of FL, PO Box 23381, Tampa, FL 33623-3381  
11808703 People Magazine, Customer Service, PO Box 6001, Tampa, FL 33660-0001  
11808704 +Ryan A. Smith, 14 Featherwood, Irvine, CA 92612-2328  
11808705 San Diego County Credit Union, PO Box 269040, San Diego, CA 92196-9040  
11808706 +Shedrick O Davis III, JP Morgan Chase, 300 S. Grand Ave., 4th Floor, Los Angeles, CA 90071-3109  
11808707 +Telecheck Services, 5251 Westheimer, Houston, TX 77056-5499  
11808708 TransUnion, PO Box 2000, Crum Lynne, PA 19022-2002  
11808709 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929  
11808710 Usa Fed Credit Union, P.O. Box 26339, San Diego, CA 92196-0339

The following entities were served by electronic transmission on Apr 16, 2009.

tr EDI: QJLKENNEDY.COM Apr 15 2009 23:43:00 James L. Kennedy, PO Box 28459, San Diego, CA 92198-0459  
smg EDI: CALTAX.COM Apr 15 2009 23:48:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952  
smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511  
ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511  
11808680 EDI: AMEREXPR.COM Apr 15 2009 23:43:00 American Express, P.O. Box 981537, El Paso, TX 79998-1537  
11808681 EDI: BANKAMER.COM Apr 15 2009 23:43:00 Bank Of America, PO Box 15726, Wilmington, DE 19850-5726  
11808682 EDI: CAPITALONE.COM Apr 15 2009 23:43:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
11808683 EDI: CHASE.COM Apr 15 2009 23:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
11808685 +EDI: CITICORP.COM Apr 15 2009 23:43:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
11808693 EDI: CALTAX.COM Apr 15 2009 23:48:00 Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento, CA 95812-2952  
11808695 +EDI: RMSC.COM Apr 15 2009 23:43:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104  
11808699 EDI: IRS.COM Apr 15 2009 23:43:00 Internal Revenue Service, Cent. Insolvency Operations, PO Box 21126, Philadelphia, PA 19114-0326  
11808698 EDI: IRS.COM Apr 15 2009 23:43:00 Internal Revenue Service, Insolvency Group 1, 880 Front Street, San Diego, CA 92101-7776  
11808700 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB, Po Box 13589, Scottsdale, AZ 85267-3589  
11808711 EDI: WFNNB.COM Apr 15 2009 23:43:00 WFNNB, Attn: Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

ust United States Trustee Office

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0974-3  
Case: 09-04833

User: lcruz  
Form ID: b9a

Page 2 of 2  
Total Served: 44

Date Rcvd: Apr 15, 2009

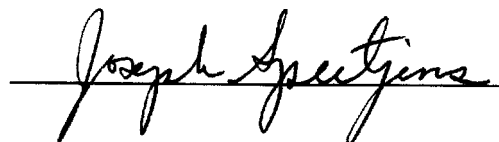
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.